

THE HOMESTEAD TAX CREDIT PROGRAM: SUMMARY FOR FY 2003

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THE HOMESTEAD TAX CREDIT PROGRAM: SUMMARY FOR FY2003

A. INTRODUCTION

A total of 226,604 Wisconsin tax filers claimed Homestead Tax Credits amounting to \$112.8 million in FY03. The average credit was \$498.

The amount of the credit is determined by a claimant's household income and property taxes. The maximum credit is \$1,160 for those with household income of no more than \$8,000 and property taxes of \$1,450. The amount of the credit phases out as income surpasses \$8,000 and equals \$0 for those with income over \$24,500. The \$24,500 income ceiling used in the Homestead formula has remained unchanged since fiscal year 2001. The property tax ceiling of \$1,450 and income threshold of \$8,000 have remained unchanged since 1991 and 1990, respectively.

B. DESCRIPTION OF CREDIT PROGRAM

1. Program Purpose

The purpose of the Homestead Tax Credit is to mitigate the impact of high real estate taxes on low-income households. Established in 1964, the program provides direct property tax relief through a circuit-breaker mechanism.

The underlying principle of a circuit-breaker is that property taxes exceeding a certain percentage of income constitute an overload to the taxpayer and should be offset at least partially with state-funded assistance. Assistance in this case takes the form of a refundable credit that can be applied against state income taxes due or received as a cash rebate. Wisconsin pioneered this method of relating property taxes to income in determining the amount of relief.

2. Eligibility Criteria

The basic requirements for Homestead relief relate to age and income. To qualify for benefits on claims filed in 2003 for property taxes accrued in 2002, a person must own or rent his or her residence, be at least 18 years of age, and have household income of not more than \$24,500.

"Household income" is broadly defined as total cash income, less \$250 for each dependent. It includes taxable income from all sources, such as wages and salaries, interest and dividends, and pension and annuity income. It also includes most nontaxable transfers, such as Social Security, railroad retirement benefits, veterans' pension and disability payments, and public assistance, court-ordered support payments, scholarships and fellowships, GI benefits, and other cash amounts. In addition, depreciation claimed for state income tax purposes, excluded long-term capital

gains, contributions to Individual Retirement Accounts (IRAs) and other types of tax-preference income are included in household income.

Additional conditions for Homestead eligibility require that an applicant—

- must have been a legal resident of Wisconsin for the entire calendar year for which the claim is made;
- must not have been claimed as a dependent on another person's federal income tax return during the current tax year;
- must reside in a homestead subject to real estate taxes;
- must not have claimed tax credits under the Farmland Preservation program on property taxes for which relief is also being sought through the Homestead program;
- must not be living in a nursing home and also receiving Title XIX medical assistance; and
- must not have been a recipient of Temporary Assistance for Needy Families (TANF) or General Assistance payments during each of the twelve months in the filing year.

3. Formula for Determining Benefits

The two most important factors in determining benefits under the Homestead Program are the applicant's income and property taxes. For calendar year 2003 claims, the credit is available to households with income less than \$24,500 and the maximum amount of property taxes recognized by the formula is \$1,450. For renters, 25% of rent is considered to be property taxes if the rent payment does not include heat, 20% of rent is considered property taxes if rent includes heat.

Farmers are permitted to claim relief on the portion of their total property taxes attributable to their home plus a maximum of 120 acres of surrounding farmland.

The parameters used to compute the actual credit allowed to a Homestead claimant are as follows:

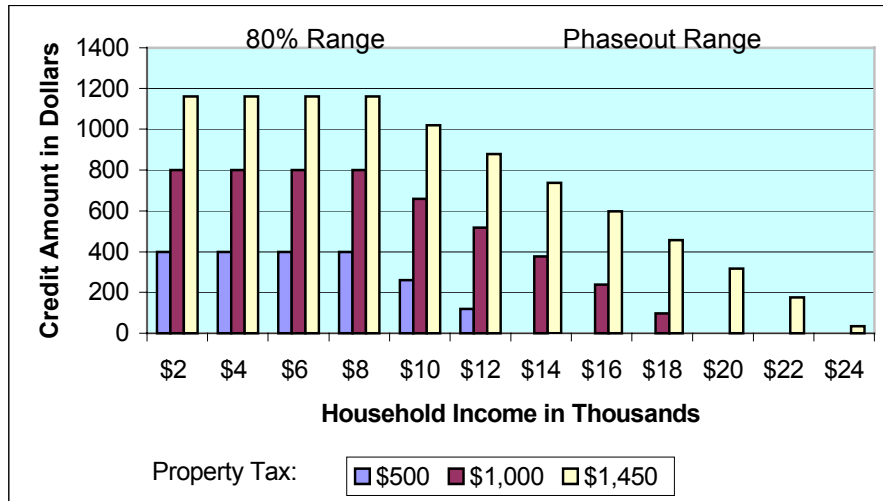
- The property tax ceiling—the maximum amount of property taxes allowed to be claimed toward the credit—is \$1,450.
- The income threshold, the amount of household income at which Homestead benefits begin to phase out, is \$8,000. For persons with income equal to or below the threshold, the credit is 80% of the property tax paid (up to \$1,450).
- For persons with income above \$8,000, the credit is equal to 80% of the amount by which the reported property tax exceeds 8.788% of household income in excess of \$8,000. That is:

$$\text{Credit} = .80 \times [\text{Property Tax} - .08788 \times (\text{Household Income} - \$8,000)].$$

- The maximum credit available is \$1,160 (i.e., 80% x \$1,450).

Chart 1 shows Homestead Credit amounts for selected income and property tax levels in calendar year 2003.

CHART 1
HOMESTEAD CREDIT AMOUNTS FOR SELECTED
LEVELS OF PROPERTY TAX



C. HISTORY

1. Enactment and Legal Challenges

When first enacted in June 1964, the program provided relief to low-income homeowners or renters aged 65 or older with household incomes of \$3,000 or less. The early Homestead Credit faced legal challenges on the grounds that it violated the uniformity clause of the State Constitution, which requires that property taxes—including property tax relief—be uniform. However, in 1966, the Wisconsin Supreme Court ruled in *Harvey v. Morgan* that the Homestead program was essentially a welfare program rather than property tax relief. The Court's determination was based on the following:

- (1) The statutory language creating the program explicitly stated Homestead was a relief program;
- (2) The relief is available to both renters and homeowners;
- (3) The credit is tied to the characteristics of the individual (e.g., age, income, cost of shelter), not to the characteristics of the property;
- (4) Property owners receiving the relief pay their property tax bill in full, but receive a credit against their income taxes from the state's General Fund; and
- (5) The administration of the law is tied to the income tax system rather than to the property tax system.

2. Growth in Claims and Credits

Initially a small program, providing \$1.8 million in payments to 30,715 claimants in its first year, FY65, Homestead grew quickly to provide \$92.6 million in credits to 318,000 claimants in FY80, as shown in Table 1. The large increase in credits in FY74 occurred when the credit was extended to persons age 18 and older; previously it had been limited to the elderly. Increases in the maximum property tax eligible for relief, and the

income threshold and ceiling have also contributed to spurts in the number of claims and the amount of credits.

FY80 remains the year with the highest number of claimants in the history of the program. FY03 was the year with the highest amount of credits paid, \$113.4 million to about 227,900 claimants. While the number of claims and the amount of credits have fluctuated, the average credit has grown fairly steadily, from \$60 in FY65 to \$498 in FY03, the highest average ever.

Table 1 shows that growth in the Homestead program has been uneven, the result of occasional changes in credit parameters that increase the number and amount of credits, followed by periods of declining claims and credits as inflation erodes the value of the income ceiling.

Major expansion occurred in FY67 (formula changes), FY74 (expansion of the program to include adults under 62 years of age), FY80 (formula changes) and FY01 (formula changes). Since FY80, the number of Homestead claimants generally has declined, primarily because adjustments to the income ceiling have not kept up with the rate of inflation. Most recently, the income ceiling was unchanged between FY92 and FY99, before being increased in the subsequent two years.

TABLE 1
WISCONSIN HOMESTEAD TAX CREDITS, FY65 – FY03

Fiscal Year	Homestead funding		Claims allowed		Average relief	
	Amount (\$)	Percent Change	Number	Percent Change	Amount (\$)	Percent Change
1965	1,829,400		30,715		\$60	
1966	2,090,100	14.3%	33,046	7.6%	63	6.2%
1967	4,201,900	101.0%	58,716	77.7%	72	13.1%
1968	6,141,800	46.2%	66,786	13.7%	92	28.5%
1969	6,129,200	-0.2%	67,401	0.9%	91	-1.1%
1970	7,223,600	17.9%	73,680	9.3%	98	7.8%
1971	6,739,800	-6.7%	70,704	-4.0%	95	-2.8%
1972	10,025,800	48.8%	78,684	11.3%	127	33.7%
1973	9,178,400	-8.5%	80,786	2.7%	114	-10.8%
1974	35,410,800	285.8%	192,921	138.8%	184	61.6%
1975	41,613,700	17.5%	218,312	13.2%	191	3.9%
1976	49,754,500	19.6%	240,966	10.4%	206	8.3%
1977	48,139,000	-3.2%	234,201	-2.8%	206	-0.5%
1978	66,051,700	37.2%	251,374	7.3%	263	27.8%
1979	62,467,900	-5.4%	237,072	-5.7%	264	0.3%
1980	92,577,600	48.2%	318,030	34.1%	291	10.5%
1981	91,937,000	-0.7%	304,065	-4.4%	302	3.9%
1982	90,516,700	-1.5%	281,028	-7.6%	322	6.5%
1983	83,750,174	-7.5%	263,597	-6.2%	318	-1.4%
1984	86,025,528	2.7%	262,177	-0.5%	328	3.3%
1985	105,214,720	22.3%	284,019	8.3%	370	12.9%
1986	102,662,679	-2.4%	272,410	-4.1%	377	1.7%
1987	102,618,681	0.0%	260,632	-4.3%	394	4.5%
1988	103,829,374	1.2%	259,814	-0.3%	400	1.5%
1989	99,449,998	-4.2%	248,414	-4.4%	400	0.2%
1990	106,410,166	7.0%	248,802	0.2%	428	6.8%
1991	112,273,243	5.5%	255,487	2.7%	439	2.7%
1992	105,505,779	-6.0%	248,249	-2.8%	425	-3.3%
1993	104,410,544	-1.0%	237,891	-4.2%	439	3.3%
1994	109,392,680	4.8%	238,708	0.3%	458	4.4%
1995	100,910,660	-7.8%	221,392	-7.3%	456	-0.5%
1996	96,323,808	-4.5%	214,530	-3.1%	450	-1.3%
1997	86,769,052	-9.9%	193,547	-9.8%	448	-0.4%
1998	79,816,730	-8.0%	178,150	-8.0%	448	-0.1%
1999	77,180,545	-3.3%	167,547	-6.0%	461	2.8%
2000	79,956,454	3.6%	173,739	3.7%	460	-0.1%
2001	99,568,850	24.5%	204,516	17.7%	487	5.8%
2002	104,420,000	4.9%	214,101	4.7%	488	0.2%
2003	113,411,348	8.6%	227,871	6.4%	498	2.0%

3. Homestead Formula Parameters

Since FY74, the Homestead benefit formula has taken the form:

$$\text{Homestead Credit} = .80 \times [\text{Property Taxes} - (\text{Slope} \times (\text{Income} - \text{Income Threshold}))]$$

In the formula, property taxes may not exceed the property tax ceiling set by statutes—taxes in excess of the property tax ceiling are ignored. Households with incomes below the income threshold receive credits equal to 80% of their property taxes. Households with incomes above the income threshold have their property taxes reduced by the slope times the amount by which their income exceeds the income threshold. The maximum income, above which the Homestead credit is zero, is not explicitly shown in the formula; rather, it is implied by the slope.

Table 2 shows the formula parameters over the life of the Homestead program.

TABLE 2
HOMESTEAD FORMULA PARAMETERS, FY65 – FY03

Fiscal Years	Minimum Age	Maximum Benefit (\$)	Maximum Income (\$)	Property Tax Ceiling (\$)	Relief Rate	Income Threshold (\$)	Maximum Acres
1965-66	65	225	3,000	300	0.75	0	1
1967-69	65	225	3,500	300	0.75	500	40
1970-71	65	248	3,700	330	0.75	500	40
1972-73	62*	400	7,000	500	0.75	1,000	40
1974-75	18	400	7,000	500	0.80	3,500	80
1976-77	18	428	7,500	535	0.80	3,750	120
1978-79	18	640	9,300	800	0.80	4,000	120
1980-81	18	800	14,000	1,000	0.80	5,000	120
1982-83	18	800	14,000	1,000	0.80	6,000	120
1984	18	880	15,500	1,100	0.80	7,000	120
1985-86	18	960	16,500	1,200	0.80	7,400	120
1987-89	18	960	16,500	1,200	0.80	7,600	120
1990	18	1,080	18,000**	1,350	0.80	8,000	120
1991-99	18	1,160	19,154	1,450	0.80	8,000	120
2000	18	1,160	20,290	1,450	0.80	8,000	120
2001-03	18	1,160	24,500	1,450	0.80	8,000	120

* 60 for disabled.

** Beginning in 1989-90, household income is reduced by \$250 for each dependent so that households with incomes above the formula maximum may remain eligible.

In addition to these changes, the definition of "household income" has been modified over time to take into account more fully the income items that are deducted or excluded from adjusted gross income. For example, depreciation (which is subtracted from income to determine Wisconsin adjusted gross income for income tax purposes) has been added back to determine household income for Homestead purposes since FY82.

Similarly, other minor adjustments have been made to household income items such as contributions to Individual Retirement Accounts (IRAs), Keogh and deferred compensation plans, nontaxable income of American Indians, the housing allowance received by the clergy, value of a resident manager's free or reduced rent, net operating loss carry-forwards, capital loss carry-forwards, and Section 179 expense deductions.

Beginning with claims filed in 1990, household income is reduced by \$250 for each dependent. This change was enacted to recognize the economic burdens faced by larger families.

D. CHARACTERISTICS OF PARTICIPANTS

1. Age

The Homestead program originally was limited to elderly, low-income property taxpayers and renters. In FY74, eligibility was extended to all adults. Table 3 shows the distribution of claimants by age in FY03. As the table shows, persons aged 65 and older are still the main beneficiaries of the program; they account for 42% of the claimants and 41% of benefits received.

TABLE 3
WISCONSIN HOMESTEAD CREDIT BY AGE, FY03

Age	Claimants		Benefits		Average Credit	
	Number	% of Total	Amount (\$)	% of Total	Amount (\$)	% of Total
Unknown	4,240	1.9%	2,148,200	1.9%	507	101.8%
18-25	18,347	8.1%	8,277,006	7.3%	451	90.6%
26-35	23,846	10.5%	12,206,606	10.8%	512	102.9%
36-45	29,235	12.9%	15,339,412	13.6%	525	105.4%
46-55	29,295	12.9%	15,582,364	13.8%	532	106.9%
56-60	13,101	5.8%	7,011,162	6.2%	535	107.5%
61-62	5,175	2.3%	2,588,964	2.3%	500	100.5%
63-65	8,162	3.6%	3,781,040	3.4%	463	93.1%
65+	95,203	42.0%	45,845,840	40.7%	482	96.8%
Total	226,604	100.0%	112,780,594	100.0%	498	100.0%

Note: Detail may not add to totals because of rounding.

Note: Numbers in Table 3 through Table 9 are different from those presented in Table 1 because some returns with incomplete information were excluded when data for these tables were generated.

2. Income Distribution

By design, Homestead provides relief to low-income households. The median household income of all Homestead claimants in FY03 was \$12,757, (i.e., half of the claimants had income above, and half had income below \$12,757). The median income of renters was somewhat lower at \$10,989 while the median income of homeowners was higher at \$14,946. A more detailed distribution of the income of Homestead claimants is presented in Table 4.

TABLE 4
HOMESTEAD FILERS BY INCOME CLASS, FY03

Household Income	Renters		Owners		Total	
	Count	% of Total	Count	% of Total	Count	% of Total
Less than \$0	1,006	0.8%	1,680	1.6%	2,686	1.2%
\$0 to \$2,500	2,498	2.1%	1,523	1.4%	4,021	1.8%
\$2,500 to \$5,000	4,624	3.9%	2,408	2.3%	7,032	3.1%
\$5,000 to \$7,500	23,342	19.5%	8,174	7.7%	31,516	13.9%
\$7,500 to \$10,000	20,004	16.7%	9,214	8.6%	29,218	12.9%
\$10,000 to \$12,500	20,671	17.3%	14,595	13.7%	35,266	15.6%
\$12,500 to \$15,000	16,649	13.9%	16,176	15.1%	32,825	14.5%
\$15,000 to \$17,500	13,127	11.0%	16,167	15.1%	29,294	12.9%
\$17,500 to \$20,000	9,614	8.0%	15,298	14.3%	24,912	11.0%
\$20,000 to \$22,500	5,896	4.9%	13,645	12.8%	19,541	8.6%
\$22,500 to \$24,500	2,327	1.9%	7,966	7.5%	10,293	4.5%
Total	119,758	100.0%	106,846	100.0%	226,604	100.0%

3. Income Sources

Homestead claimants receive income from a variety of sources. Social Security is the most important income source, not surprising considering the large number of Homestead claimants who are elderly. Wages and salaries are the second most important source of income, although the average amounts suggest that these earnings are from low-wage jobs, part-time employment, or both

Table 5 details the sources of income for Homestead claimants. The information in the table is derived from the 2001 Individual Income Tax Model using a stratified sample of approximately 21,615 income tax and Homestead Credit returns filed for tax year 2001 weighted to represent the population of tax filers and Homestead claimants. Because this sample is drawn only every other year, data for 2002 are not available.

Over half (61%) of Homestead claimants file income tax returns, though less than 3% of these claimants actually have a net tax liability before the Homestead Credit is applied. That tax liability averages \$180. Since the Homestead credit averages about \$498, the vast majority of Homestead claimants receive a refund check.

TABLE 5
SOURCES OF HOUSEHOLD INCOME FOR HOMESTEAD FILERS, 2001

	Filers with Tax Returns			Filers without Tax Returns			All Filers		
	Amount (\$)	% of total	# of returns	Amount (\$)	% of total	# of returns	Amount (\$)	% of total	Avg. Amt.
TAXABLE SOURCES									
Wages	897,817,459	51.2%	85,088	N/A	N/A	N/A	N/A	N/A	N/A
Interest and Dividends	115,698,669	6.6%	69,443	N/A	N/A	N/A	N/A	N/A	N/A
Subtotal	1,013,516,128	57.8%	119,174	68,612,430	7.4%	44,178	1,082,128,558	40.4%	6,625
Farm Income	-19,877,831	-1.1%	5,448	0	0	0	-19,877,831	(0)	5,448
Business Income	52,388,784	3.0%	17,693	0	0	0	52,388,784	0	17,693
Other Taxable	76,070,748	4.3%	72,752	6,363,408	0.7%	4,218	82,434,156	3.1%	1,071
Total Taxable	1,122,097,829	64.0%	125,947	74,975,838	8.1%	44,844	1,197,073,667	44.6%	7,009
NONTAXABLE/PARTIALLY TAXABLE SOURCES									
Social Security	442,351,556	25.2%	44,851	758,893,680	81.6%	77,367	1,201,245,236	44.8%	9,829
Unemployment Comp.	33,512,232	1.9%	14,097	4,924,626	0.5%	888	38,436,858	1.4%	2,565
Pensions	27,031,882	1.5%	6,890	79,364,334	8.5%	24,642	106,396,216	4.0%	3,374
Public Assistance	541,791	0.0%	444	3,319,344	0.4%	666	3,861,135	0.1%	3,479
Other Nontaxable	142,967,267	8.2%	46,247	9,137,076	1.0%	1,776	152,104,343	5.7%	3,167
Total Nontaxable	646,404,728	36.9%	84,764	855,639,060	92.1%	80,253	1,502,043,788	56.0%	9,102
DEPENDENT DEDUCTION									
	-16,365,000	-0.9%	34,682	-1,165,500	-0.1%	2,220	-17,530,500	-0.7%	(475)
TOTAL INCOME	1,752,137,557	100.0%	126,724	929,449,398	100.0%	80,475	2,681,586,955	100.0%	12,942

N/A: Not Available

Source: 2001 Wisconsin Individual Income Tax Model.

4. Dependents

Beginning with claims filed in 1990, the Homestead formula reduces household income by \$250 for each dependent in a household. For households with income in excess of \$8,000, this provision increases the credit by about \$22 per dependent. Homestead claimants reported a total of 76,517 dependents in FY03. Table 6 shows the distribution of dependents by income class and by housing status.

TABLE 6
HOMESTEAD DEPENDENTS BY INCOME CLASS, FY03

Household Income	Renters		Owners		Total	
	Count	% of Total	Count	% of Total	Count	% of Total
Less than \$0	247	0.5%	1,256	4.8%	1,503	2.0%
\$0 to \$2,500	1,335	2.7%	509	1.9%	1,844	2.4%
\$2,500 to \$5,000	2,540	5.1%	1,100	4.2%	3,640	4.8%
\$5,000 to \$7,500	5,725	11.4%	1,825	6.9%	7,550	9.9%
\$7,500 to \$10,000	7,249	14.5%	2,340	8.9%	9,589	12.5%
\$10,000 to \$12,500	8,345	16.7%	3,127	11.8%	11,472	15.0%
\$12,500 to \$15,000	7,699	15.4%	3,416	12.9%	11,115	14.5%
\$15,000 to \$17,500	6,726	13.4%	3,679	13.9%	10,405	13.6%
\$17,500 to \$20,000	5,519	11.0%	3,702	14.0%	9,221	12.1%
\$20,000 to \$22,500	3,447	6.9%	3,491	13.2%	6,938	9.1%
\$22,500 to \$24,500	1,267	2.5%	1,973	7.5%	3,240	4.2%
Total	50,099	100.0%	26,418	100.0%	76,517	100.0%

5. Total Benefits Received

In FY 2003, total Homestead benefits were \$112.8 million, of which \$58.4 million (or 52%) went to homeowners and \$54.4 million (or 48%) went to renters. Table 7 shows the distribution of benefits between homeowners and renters by income class.

At income levels between \$0 and \$10,000, total benefits paid to renters are larger than benefits paid to homeowners. This occurs because at these income levels, the larger number of claims by renters (see Table 4) offsets lower average benefits per claim. At higher income levels, most of the benefits are paid to homeowners.

TABLE 7
HOMESTEAD BENEFITS BY INCOME CLASS, FY03

Household Income	Renters		Owners		Total	
	(\$000)	% of Total	(\$000)	% of Total	(\$000)	% of Total
Less than \$0	717	0.6%	1,720	1.5%	2,437	2.2%
\$0 to \$2,500	1,607	1.4%	1,419	1.3%	3,026	2.7%
\$2,500 to \$5,000	2,805	2.5%	2,171	1.9%	4,976	4.4%
\$5,000 to \$7,500	8,068	7.2%	4,637	4.1%	12,705	11.3%
\$7,500 to \$10,000	15,514	13.8%	10,079	8.9%	25,593	22.7%
\$10,000 to \$12,500	9,694	8.6%	10,937	9.7%	20,630	18.3%
\$12,500 to \$15,000	7,124	6.3%	10,303	9.1%	17,427	15.5%
\$15,000 to \$17,500	4,828	4.3%	8,113	7.2%	12,940	11.5%
\$17,500 to \$20,000	2,752	2.4%	5,539	4.9%	8,291	7.4%
\$20,000 to \$22,500	1,095	1.0%	2,905	2.6%	4,001	3.5%
\$22,500 to \$24,500	171	0.2%	583	0.5%	754	0.7%
Total	54,375	48.2%	58,406	51.8%	112,781	100.0%

Note: Detail may not add to totals because of rounding.

6. Average Benefits

The average Homestead claim in FY 2003 was \$498. The average for homeowners was \$547, while for renters, the average was lower at \$454. In general, benefits fall as income rises.

Table 8 shows average Homestead benefits and average property taxes, or property tax equivalent, for homeowners and renters by income class, as well as the percent of property tax relieved by the Homestead credit.

TABLE 8
AVERAGE HOMESTEAD BENEFITS AND PROPERTY TAXES BY INCOME CLASS, FY03

Household Income	Renters			Owners			Total		
	Tax (\$)	Benefit (\$)	% Relief	Tax (\$)	Benefit (\$)	% Relief	Tax (\$)	Benefit (\$)	% Relief
Less Than \$0	985	712	72.3%	2,549	1,024	40.2%	1,964	907	46.2%
\$0 to \$2,500	846	643	76.0%	1,740	932	53.5%	1,185	752	63.5%
\$2,500 to \$5,000	793	607	76.5%	1,629	902	55.4%	1,079	708	65.6%
\$5,000 to \$7,500	748	583	77.9%	1,474	880	59.7%	948	665	70.1%
\$7,500 to \$10,000	732	526	71.8%	1,438	832	57.8%	938	615	65.6%
\$10,000 to \$12,500	911	469	51.5%	1,675	749	44.7%	1,227	585	47.7%
\$12,500 to \$15,000	1,099	428	39.0%	1,851	637	34.4%	1,469	531	36.1%
\$15,000 to \$17,500	1,283	368	28.7%	1,990	502	25.2%	1,673	442	26.4%
\$17,500 to \$20,000	1,440	286	19.9%	2,126	362	17.0%	1,861	333	17.9%
\$20,000 to \$22,500	1,616	186	11.5%	2,254	213	9.4%	2,061	205	9.9%
\$22,500 to \$24,500	1,773	74	4.2%	2,373	73	3.1%	2,237	73	3.3%
Total	1,004	454	45.2%	1,917	547	28.5%	1,434	498	34.7%

7. Geographic Distribution

Table 9 shows the distribution of Homestead claimants and average benefits across counties. As indicated in the table, average benefits show little variation across counties. The number of claimants in each county is roughly proportional to that county's population, averaging about 10.4% of households. Program participation is generally higher in the northern and western counties, where incomes are somewhat lower than in the rest of the state.

TABLE 9
WISCONSIN HOMESTEAD CREDIT BY COUNTY, FY03

County	Claimants		Benefits		Average Credit	
	Number	% of Total	Amount (\$)	% of Total	Amount (\$)	% of State Average
Adams	986	0.44%	450,541	0.40%	457	91.8%
Ashland	926	0.41%	390,257	0.35%	421	84.7%
Barron	2,343	1.03%	1,112,494	0.99%	475	95.4%
Bayfield	746	0.33%	345,203	0.31%	463	93.0%
Brown	8,160	3.60%	3,913,270	3.47%	480	96.4%
Buffalo	664	0.29%	337,361	0.30%	508	102.1%
Burnett	645	0.28%	323,631	0.29%	502	100.8%
Calumet	1,185	0.52%	576,732	0.51%	487	97.8%
Chippewa	2,647	1.17%	1,299,726	1.15%	491	98.7%
Clark	1,995	0.88%	1,010,278	0.90%	506	101.7%
Columbia	1,903	0.84%	947,476	0.84%	498	100.0%
Crawford	1,036	0.46%	485,761	0.43%	469	94.2%
Dane	14,864	6.56%	7,592,130	6.73%	511	102.6%
Dodge	3,187	1.41%	1,569,846	1.39%	493	99.0%
Door	1,076	0.47%	534,960	0.47%	497	99.9%
Douglas	2,018	0.89%	899,014	0.80%	445	89.5%
Dunn	1,495	0.66%	746,596	0.66%	499	100.3%
Eau Claire	4,517	1.99%	2,162,986	1.92%	479	96.2%
Florence	241	0.11%	108,173	0.10%	449	90.2%
Fond du Lac	3,603	1.59%	1,662,778	1.47%	461	92.7%
Forest	476	0.21%	207,391	0.18%	436	87.5%
Grant	1,920	0.85%	863,476	0.77%	450	90.4%
Green	1,604	0.71%	766,248	0.68%	478	96.0%
Green Lake	923	0.41%	460,763	0.41%	499	100.3%
Iowa	884	0.39%	458,584	0.41%	519	104.2%
Iron	403	0.18%	155,503	0.14%	386	77.5%
Jackson	906	0.40%	430,271	0.38%	475	95.4%
Jefferson	2,802	1.24%	1,319,920	1.17%	471	94.6%

TABLE 9 (continued)
WISCONSIN HOMESTEAD CREDIT BY COUNTY, FY03

County	Claimants		Benefits		Average Credit	
	Number	% of Total	Amount (\$)	% of Total	Amount (\$)	% of State Average
Juneau	1,226	0.54%	569,642	0.51%	465	93.4%
Kenosha	5,670	2.50%	2,948,945	2.61%	520	104.5%
Kewaunee	734	0.32%	378,037	0.34%	515	103.5%
La Crosse	5,056	2.23%	2,362,704	2.09%	467	93.9%
Lafayette	675	0.30%	323,377	0.29%	479	96.3%
Langlade	1,378	0.61%	616,598	0.55%	447	89.9%
Lincoln	1,431	0.63%	692,220	0.61%	484	97.2%
Manitowoc	3,846	1.70%	1,844,014	1.64%	479	96.3%
Marathon	5,519	2.44%	2,829,243	2.51%	513	103.0%
Marinette	1,920	0.85%	864,818	0.77%	450	90.5%
Marquette	783	0.35%	406,053	0.36%	519	104.2%
Menominee	36	0.02%	17,759	0.02%	493	99.1%
Milwaukee	53,365	23.55%	27,975,334	24.81%	524	105.3%
Monroe	1,738	0.77%	893,284	0.79%	514	103.3%
Oconto	1,656	0.73%	829,934	0.74%	501	100.7%
Oneida	1,750	0.77%	836,366	0.74%	478	96.0%
Outagamie	5,515	2.43%	2,725,034	2.42%	494	99.3%
Ozaukee	1,952	0.86%	998,012	0.88%	511	102.7%
Pepin	445	0.20%	221,889	0.20%	499	100.2%
Pierce	869	0.38%	461,134	0.41%	531	106.6%
Polk	1,671	0.74%	839,572	0.74%	502	101.0%
Portage	2,628	1.16%	1,329,278	1.18%	506	101.6%
Price	832	0.37%	386,641	0.34%	465	93.4%
Racine	7,688	3.39%	3,979,764	3.53%	518	104.0%
Richland	878	0.39%	401,755	0.36%	458	91.9%
Rock	6,623	2.92%	3,299,635	2.93%	498	100.1%
Rusk	804	0.35%	358,587	0.32%	446	89.6%
St. Croix	1,587	0.70%	790,914	0.70%	498	100.1%
Sauk	2,279	1.01%	1,107,562	0.98%	486	97.6%
Sawyer	698	0.31%	313,507	0.28%	449	90.2%
Shawano	1,972	0.87%	937,774	0.83%	476	95.5%
Sheboygan	4,485	1.98%	2,100,622	1.86%	468	94.1%
Taylor	1,045	0.46%	527,563	0.47%	505	101.4%
Trempealeau	1,350	0.60%	710,594	0.63%	526	105.8%
Vernon	1,773	0.78%	916,018	0.81%	517	103.8%
Vilas	1,017	0.45%	471,666	0.42%	464	93.2%
Walworth	3,396	1.50%	1,793,402	1.59%	528	106.1%

TABLE 9 (continued)
WISCONSIN HOMESTEAD CREDIT BY COUNTY, FY03

County	Claimants		Benefits		Average Credit	
	Number	% of Total	Amount (\$)	% of Total	Amount (\$)	% of State Average
Washington	3,326	1.47%	1,569,488	1.39%	472	94.8%
Waukesha	8,549	3.77%	4,177,902	3.70%	489	98.2%
Waupaca	2,526	1.11%	1,270,110	1.13%	503	101.0%
Waushara	1,256	0.55%	631,208	0.56%	503	101.0%
Winnebago	6,143	2.71%	2,979,301	2.64%	485	97.4%
Wood	3,482	1.54%	1,552,830	1.38%	446	89.6%
Total	226,604	100.00%	112,780,594	100.00%	\$ 498	100.0%

Note: Detail may not sum to total due to rounding.